

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William Patrick Morrison  
Debtor

Case No. 14-00621-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CBoyle  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jul 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2017.

db  
4471515 +William Patrick Morrison, 830 S 14th Avenue, Lebanon, PA 17042-8840  
+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4475089 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4445795 +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696  
4445800 +GOOD SAMARITAN HOSP, 252 SOUTH 4TH STREET, LEBANON, PA 17042-6123  
4445801 +HEATHER HOBIE, 1020 QUAIL PLACE, BRIELLE, NJ 08730-1138  
4510189 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
4445802 +JUDITH MORRISON, 830 S 14TH AVENUE, LEBANON, PA 17042-8840  
4445804 +NATIONWIDE CREDIT, INC., 2015 VAUGHN ROAD NW, BUILDING 400, KENNESAW, GA 30144-7802  
4445805 NELSON WATSON CBE GROUP MWA, PO Box 2547, Waterloo IA 50704-2547  
4445806 +NORTHSTAR LOCATION SRVCS LLC, 4285 GENESEE STREET, BUFFALO, NY 14225-1943  
4445808 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR,  
FREDERICK, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4445792 +EDI: AMEREXPR.COM Jul 13 2017 19:04:00 AMEX, PO BOX 297871,  
FORT LAUDERDALE, FL 33329-7871  
4486394 EDI: BECKLEE.COM Jul 13 2017 19:03:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4445793 +EDI: TSYS2.COM Jul 13 2017 19:03:00 BARCLAYS BANK DELAWARE, 125 S WEST ST,  
WILMINGTON, DE 19801-5014  
4445794 EDI: CAPITALONE.COM Jul 13 2017 19:04:00 CAP ONE, PO BOX 85520, RICHMOND, VA 23285  
4445796 +EDI: CHASE.COM Jul 13 2017 19:03:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298  
4445797 +EDI: CITICORP.COM Jul 13 2017 19:04:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
4445798 +EDI: RCSFNBMARIN.COM Jul 13 2017 19:03:00 CREDIT ONE BANK NA, PO BOX 98875,  
LAS VEGAS, NV 89193-8875  
4445799 +EDI: DISCOVER.COM Jul 13 2017 19:03:00 DISCOVER FIN SVCS LLC, PO BOX 15316,  
WILMINGTON, DE 19850-5316  
4451376 EDI: DISCOVER.COM Jul 13 2017 19:03:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4506726 EDI: RESURGENT.COM Jul 13 2017 19:04:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4445803 +E-mail/Text: Bankruptcies@nragroup.com Jul 13 2017 19:10:46 NATIONAL RECOVERY AGEN,  
2491 PAXTON ST, HARRISBURG, PA 17111-1036  
4500576 EDI: PRA.COM Jul 13 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4445807 +E-mail/Text: newbk@Regions.com Jul 13 2017 19:10:28 REGION/AMS, PO BOX 11007,  
BIRMINGHAM, AL 35288-0001  
4508979 E-mail/Text: newbk@Regions.com Jul 13 2017 19:10:28 REGIONS BANK, P O BOX 10063,  
BIRMINGHAM, AL 35202-0063  
4453317 EDI: RECOVERYCORP.COM Jul 13 2017 19:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4445809 +EDI: WFFC.COM Jul 13 2017 19:03:00 WFF CARDS, 3201 N 4TH AVE,  
SIOUX FALLS, SD 57104-0700  
4501669 +EDI: WFFC.COM Jul 13 2017 19:03:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, Mac# D3347-014, 3476 Stateview Boulevard,  
Fort Mill, SC 29715-7203  
4489053 +EDI: WFFC.COM Jul 13 2017 19:03:00 Wells Fargo Bank, N.A., 1 Home Campus, MAC X2303-01A,  
Des Moines, IA 50328-0001

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4508980\* REGIONS BANK, P O BOX 10063, BIRMINGHAM, AL 35202-0063

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Gary J Imblum on behalf of Debtor William Patrick Morrison gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b  
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com  
Joseph P Schalk on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlldlawgroup.com,  
bkgroup@kmlldlawgroup.com  
Mario John Hanyon on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas Song on behalf of Creditor Wells Fargo Bank, N.A. thomas.song@phelanhallinan.com,  
tomysong@hotmail.com  
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlldlawgroup.com,  
bkgroup@kmlldlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1 William Patrick Morrison  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:14-bk-00621-RNO**

Social Security number or ITIN **xxx-xx-7102**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

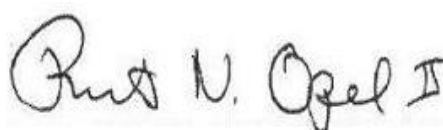
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Patrick Morrison

July 13, 2017**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: CBoyle, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**